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PAYMENT DEFERRAL APPLICATION

REVISED - Dec 2016

LOAN INFORMATION	
Customer Name _____	Phone Number (Home) _____
Co-Signor Name (if applicable) _____	Phone Number (Mobile) _____
Loan Number _____	Email Address _____
Defer my payment due on _____	Payment Amount _____
<p>Important Note: If you have a scheduled or recurring ACH Debit Payment set up with Steward Financial Services, you must notify our Customer Service Department to arrange the deferral of the payment(s).</p>	
REQUIREMENTS	
<p>Your account must be current and in good standing to be eligible for Steward Financial Services Payment Deferral program. You must have made at least six (6) full payments on your loan to be considered for this program. Loans are limited to one (1) payment deferral per 12 month period and up to a maximum of six (6) per loan term. There is a service fee to defer each payment on each loan which will be added to your current loan balance. This form must be received within five (5) business days of your payment due date.</p>	
ACKNOWLEDGEMENT	
<p>ALL PARTIES TO THE ORIGINAL LOAN AGREEMENT, INCLUDING CO-BORROWERS, MUST SIGN BELOW:</p> <p>I/We understand that finance charges will continue to accrue on a daily basis at the Annual Percentage Rate set forth in my loan agreement, both during and after the deferral period. This means that this deferral of scheduled payments, and application of a service fee directly to the outstanding loan balance will result in my having to pay higher total finance charges and possibly a higher total number of payments, than if I made my payments as originally scheduled. I will, therefore, have to make extra payment(s) after my loan would otherwise have been paid off. In all other respects, the provisions of my original agreement remain in full force and effect. I agree to contact Steward Financial Services for exact payoff information. I agree that I will resume making scheduled payments beginning with the payment due during the month following the deferral and will make all scheduled payments due thereafter. My next monthly payment will include the finance charges from the deferred month.</p> <p style="text-align: center;">Payment Deferral not valid until authorized by Steward Financial Services</p>	
Signature: _____	Date: _____
Signature: _____	Date: _____
FOR OFFICE USE ONLY	
Originated By: _____	Date Received: _____
Approved	Denied